# WHO RELIES ON JO-ANN HOLST ADVISERS, INC. TO PUT CLIENTS' INTERESTS ABOVE ALL ELSE?

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## 1. ACTIVE RETIREES LOOKING FOR A PLAN OF ACTION

**Why? Because men, women and couples on the go want to know they won't run out of money in retirement.**

Maintaining nancial independence and the desire to continue their active lifestyle is what motivates many of our clients to use our services at Jo-Ann Holst Advisers, Inc.

Whether your retirement calendar is lled with church, enjoying a cruise, dancing, gol ng, joining friends for dinner, taking in a concert or a sporting event or taking your grandchildren to a movie, you deserve to know whether you will be able to remain nancially able to maintain your active retirement lifestyle. We're committed to the nancial independence of every client we serve, and our goal is to help guarantee a lifetime of retirement income.

## 2. RETIREES WHO ARE CONCERNED ABOUT THEIR FUTURE HEALTH CARE NEEDS

**Why? Because the last thing retirees should have to worry about is a ording the health care they need, when they need it.**

In today's high-cost health care world, the need for long-term medical care and/or assistance doesn't have to signi cantly impact your ability to remain nancially independent. Clients rely on Jo-Ann Holst Advisers, Inc., to provide the nancial tools to help prepare them for the costs associated with a health emergency or long-term health care needs.

Sooner or later, even the healthiest among us may need additional health care resources. With at-home care services averaging $20 per hour1 and assisted living facility costs averaging $3,628 per month,2 it's understandably daunting. We'll work with you to design the retirement strategy you want — one that helps keep you on the path toward nancial con dence and independence, regardless of the health challenges you may one day face; because everyone deserves a con dent, independent retirement.

*[1] Genworth Financial. April 2016. "Genworth 2016 Cost of Care Survey." https://www.genworth.com/dam/Americas/US/PDFs/Consumer/corporate/131168_050516.pdf. Accessed Aug. 31, 2016.*
*[2] Ibid.*

## 3. AN ADULT CHILD TASKED WITH PARENTAL POWER-OF-ATTORNEY RESPONSIBILITIES

**Why? Because being appointed as a power of attorney for an elderly parent can be a challenging undertaking.**

In the event that a retiree appoints an adult child as power of attorney for health or nancial decisions, that appointee has a duciary responsibility to act in the best interest of the parent. Sometimes, it can be di cult to know what the right decision is, because power-of-attorney decisions are often made in an emotionally charged environment and can present complicated challenges.

We have a track record of assisting our clients' children who have been granted power-of-attorney responsibilities. We can help evaluate the clients' nancial situations, aiding children holding powers of attorney as they make long-term decisions about how to provide for their parents' future needs.

Adult children holding powers of attorney value a relationship with Jo-Ann Holst Advisers, Inc. because of our reputation — we understand the challenges they face in managing their parents' a airs and can provide guidance to help them make smart decisions based on their parents' needs.

## 4. SINGLE AND WIDOWED RETIREES

**Why? Because single or widowed retirees are often accustomed to being self-reliant. They typically like to take care of themselves, and that includes having a plan in place for the future.**

If this sounds like you, a realistic assessment of your retirement needs may help give you con dence that you can achieve a comfortable future.

If you are single or widowed, our insurance and nancial tools and resources can help you create a retirement strategy that may allow you to maintain your nancial independence with a lifetime of steady and reliable income.

*Investing involves risk, including the potential loss of principal. No investment strategy can guarantee a pro t or protect against loss in periods of declining values. Any comments regarding protection bene ts or steady and reliable income streams refer only to xed insurance products. They do not refer, in any way, to securities or investment advisory products. Insurance and annuity product guarantees are subject to the claims-paying ability of the issuing company.*

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Case studies are provided to illustrate the breadth and depth of the many clients we represent at various life stages.

We are an independent financial services firm helping individuals create retirement strategies using a variety of investment and insurance products to custom suit their needs and objectives. Investment Adviser Representative of and investment advisory services offered through Royal Fund Management, LLC, an SEC Registered Adviser.